

Fill in this information to identify the case: Document Page 1 of 5

Debtor 1 Kevin E. Butler, Sr. d/b/a Butler's Home Improvement

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 18-11580-ELF

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

CSMC 2019-RPL5 Trust c/o Rushmore Loan

Name of creditor: Management Services, LLC

Court claim no. (if known): 1

Last 4 digits of any number you use to
identify the debtor's account:

9 7 0 0

Date of payment change:Must be at least 21 days after date
of this notice

02/01/2021

New total payment:

Principal, interest, and escrow, if any \$ 483.12

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 206.10

New escrow payment: \$ 238.17

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Kevin E. Butler, Sr. d/b/a Butler's Home Improvement Case number (if known) 18-11580-ELF
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Antonio Bonanni, Esquire

Signature

Date 12/30/2020

Print: Antonio Bonanni, Esquire Title: Attorney
First Name Middle Name Last Name

Company: Hladik, Onorato & Federman, LLP

Address: 298 Wissahickon Avenue
Number: _____ Street: _____
North Wales PA 19454
City: _____ State: _____ ZIP Code: _____

Contact phone: 215-855-9521 Email: abonanni@hoflawgroup.com

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
AND CHANGE OF PAYMENT NOTICE PREPARED FOR:Loan Number: [REDACTED]
Analysis Date: 11/24/2020KEVIN E BUTLER
5640 HADDINGTON ST
PHILADELPHIA PA 19131-3414

NEW MONTHLY PAYMENT IS AS FOLLOWS:

| | |
|--------------------------------|----------|
| Principal and Interest | \$244.95 |
| Required Escrow Payment | \$218.93 |
| Shortage/Surplus Spread | \$19.24 |
| Optional Program Payment | \$0.00 |
| Buydown or Assistance Payments | \$0.00 |
| Other | \$0.00 |

| | |
|-----------------------------|------------|
| TOTAL MONTHLY PAYMENT | \$483.12 |
| NEW PAYMENT EFFECTIVE DATE: | 02/01/2021 |

FOR BORROWERS IN BANKRUPTCY OR BORROWERS WHOSE DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, THIS IS AN INFORMATIONAL STATEMENT AND IT IS NOT AN ATTEMPT TO COLLECT A DEBT. PLEASE NOTE THAT EVEN IF YOUR DEBT HAS BEEN DISCHARGED IN BANKRUPTCY AND YOU ARE NO LONGER PERSONALLY LIABLE ON THE DEBT, THE LENDER MAY, IN ACCORDANCE WITH APPLICABLE LAW, PURSUE ITS RIGHTS TO FORECLOSE ON THE PROPERTY SECURING THE DEBT.

Rushmore Loan Management Services has completed an analysis of the escrow account. We have adjusted the mortgage payment to reflect changes in the real estate taxes and/or property insurance. The escrow items to be disbursed from the account are itemized above. If you have questions regarding this analysis, please write to our Customer Service Department at Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619, or call toll-free 1-888-504-6700.

In the event you utilize a third party to remit your payments, please inform them of the effective date of any change in your payment.

ANNUAL ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

This is an estimate of activity in the escrow account during the coming year based on payments anticipated to be made from the account.

| MONTH | PAYMENTS TO ESCROW ACCOUNT | PAYMENTS FROM ESCROW ACCOUNT | | | ESCROW ACCOUNT BALANCE | | | |
|------------------|-------------------------------|---------------------------------|-------|-------|---------------------------|------------|-----------|----------|
| | | MIP/PMI | TAXES | FLOOD | HAZ. INS. | SPECIAL | PROJECTED | REQUIRED |
| STARTING BALANCE | | | | | | | | |
| FEB 21 | \$218.93 | | | | | \$243.72 | \$1313.58 | |
| MAR 21 | \$218.93 | | | | | \$488.00- | \$581.86 | |
| APR 21 | \$218.93 | | | | | \$269.07- | \$800.79 | |
| MAY 21 | \$218.93 | | | | | \$50.14- | \$1019.72 | |
| JUN 21 | \$218.93 | | | | | \$168.79 | \$1238.65 | |
| JUL 21 | \$218.93 | | | | | \$387.72 | \$1457.58 | |
| AUG 21 | \$218.93 | | | | | \$1069.86- | \$0.00 * | |
| SEP 21 | \$218.93 | | | | | \$850.93- | \$218.93 | |
| OCT 21 | \$218.93 | | | | | \$632.00- | \$437.86 | |
| NOV 21 | \$218.93 | | | | | \$413.07- | \$656.79 | |
| DEC 21 | \$218.93 | | | | | \$194.14- | \$875.72 | |
| JAN 22 | \$218.93 | | | | | \$24.79 | \$1094.65 | |
| | | | | | | \$243.72 | \$1313.58 | |

*Indicates a projected low point of \$1,069.86-. Under the mortgage contract, state or federal law, the lowest monthly balance should not exceed \$0.00. The difference between the projected low point and the amount required is \$230.86-. This is the shortage.

Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

IF THIS ESCROW ANALYSIS INDICATES THAT THERE IS A SURPLUS, IT MAY NOT MEAN THAT YOU ARE ENTITLED TO RECEIVE A RETURN OF THAT SURPLUS. THIS ANALYSIS WAS CALCULATED BASED ON AN ASSUMPTION THAT THE ACCOUNT IS CURRENT ACCORDING TO THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST. IF THE ACCOUNT IS BEHIND, IN DEFAULT, OR IN BANKRUPTCY, THIS ANALYSIS MAY NOT REFLECT THE CURRENT STATE OF THE ACCOUNT OR THE TERMS OF A BANKRUPTCY PLAN. IF THERE ARE ENOUGH FUNDS IN THE ESCROW ACCOUNT AND THE SURPLUS IS \$50 OR GREATER, THAT SURPLUS WILL BE MAILED TO YOU WITHIN 30 DAYS, PROVIDED THE ACCOUNT IS CURRENT UNDER THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST.

LOAN NUMBER: [REDACTED]

SHORTAGE AMOUNT: \$230.86

NAME: KEVIN E BUTLER

THE TOTAL SHORTAGE OF \$230.86 HAS BEEN DIVIDED OVER 12 MONTHS AND \$19.24 WILL AUTOMATICALLY BE ADDED TO THE ESCROW PORTION OF YOUR PAYMENT BEGINNING 02/01/2021. HOWEVER, IF YOU WISH, YOU MAY REPAY THE ESCROW SHORTAGE IN FULL TO AVOID THE INCREASE TO YOUR MONTHLY PAYMENT.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY

This is a statement of actual activity in the escrow account from 02/2020 through 01/2021. Last year's projections are next to the actual activity. The most recent mortgage payment was \$451.05 of which \$206.10 went to the escrow account and the remainder of \$244.95 went towards the mortgage loan. An asterisk (*) indicates a difference between a projected disbursement and actual activity.

| MONTH | PAYMENTS TO ESCROW ACCOUNT | | PAYMENTS FROM ESCROW ACCOUNT | | DESCRIPTION | ESCROW BALANCE COMPARISON | |
|---------------|----------------------------|----------|------------------------------|--------|-------------|---------------------------|-----------|
| | PROJECTED | ACTUAL | PROJECTED | ACTUAL | | PROJECTED | ACTUAL |
| STARTING BAL. | | | | | | \$1236.68 | \$346.87- |
| FEB 20 | \$206.10 | \$206.10 | \$916.01 | * | TOWN/BORO | \$526.77 | \$140.77- |
| MAR 20 | \$206.10 | \$206.10 | | | | \$732.87 | \$65.33 |
| APR 20 | \$206.10 | \$206.10 | | | | \$938.97 | \$271.43 |
| MAY 20 | \$206.10 | \$206.10 | | | | \$1145.07 | \$477.53 |
| JUN 20 | \$206.10 | \$206.10 | \$1676.51* | | HAZARD INS. | \$1351.17 | \$992.88- |
| JUL 20 | \$206.10 | \$206.10 | \$1557.27 | * | HAZARD INS. | \$0.00 | \$786.78- |
| AUG 20 | \$206.10 | \$206.10 | | | | \$206.10 | \$580.68- |
| SEP 20 | \$206.10 | \$206.10 | | | | \$412.20 | \$374.58- |
| OCT 20 | \$206.10 | \$206.10 | | | | \$618.30 | \$168.48- |
| NOV 20 | \$206.10 | \$206.10 | | | | \$824.40 | \$37.62 |
| DEC 20 | \$206.10 | * | | | | \$1030.50 | \$37.62 |
| JAN 21 | \$206.10 | \$206.10 | | | | \$1236.60 | \$243.72 |

Last year, we anticipated that payments from the escrow account would be made during this period totaling \$2,473.28. The lowest monthly balance should not have exceeded \$.00, the lowest amount required by the mortgage contract, state or federal law.

OVER THIS PERIOD, AN ADDITIONAL \$.00 WAS DEPOSITED INTO THE ESCROW ACCOUNT FOR INTEREST ON ESCROW.

The actual lowest monthly balance was less than \$.00. The items with an asterisk on the account history may explain this, if you would like a further explanation, please call our toll-free number: 1-888-504-6700.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

| | | |
|--|---|-----------------------------|
| In Re: | : | Bankruptcy No. 18-11580-ELF |
| Kevin E. Butler, Sr. d/b/a Butler's Home | : | Chapter 13 |
| Improvement | : | |
| Debtor | : | |
| | : | |
| CSMC 2019-RPL5 Trust c/o Rushmore | : | |
| Loan Management Services, LLC | : | |
| Movant | : | |
| vs. | : | |
| Kevin E. Butler, Sr. d/b/a Butler's Home | : | |
| Improvement | : | |
| Debtor/Respondent | : | |
| | : | |
| and | : | |
| William C. Miller, Esquire | : | |
| Trustee/Respondent | : | |

CERTIFICATE OF SERVICE

I, Antonio Bonanni, Esquire, hereby certify that on **12/30/2020**, I have served a copy of this Notice of Mortgage Payment Change and all attachments to the following by U.S. Mail, postage pre paid and/or via filing with the US Bankruptcy Court's CM ECF system.

Michael A. Cataldo, Esquire
Michael S. Cibik, Esquire
Via ECF
Attorneys for Debtor

William C. Miller, Esquire
Via ECF
Trustee

Kevin E. Butler, Sr.
5640 Haddington Street
Philadelphia, PA 19131
Via First Class Mail
Debtor

/s/Antonio Bonanni, Esquire
Antonio Bonanni, Esquire
Hladik, Onorato & Federman, LLP
Attorney I.D. # 322940
298 Wissahickon Avenue
North Wales, PA 19454
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